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Visiting Scholar Zhang Li-min Sampan Interview

As the Chinese economy continues to grow at a rapid pace, the model for many of the market-oriented changes contributing to China's new prosperity are being sought in the economies of the West, particularly in the US.

In recent years, a steady stream of Chinese scholars and officials have journeyed to the US to gather knowledge and expertise that could be useful in implementing reforms in the Chinese economy.

One of those scholars is Zhang Li-min, an accounting professor and vice president at Tianjin University of Finance & Economics, who last month visited Bunker Hill Community College to learn more about its well-respected English as a second language program.

With 1,000 of its 6,000 students of Asian descent and a student body drawn from some 80 different countries, Bunker Hill could serve as a useful model in teaching English to students at his own university in Tianjin, says Zhang.

He said he was also interested in learning more about Bunker Hill because of its focus on local residents. "This college has a very close linkage with the community," he says.

In addition to helping Chinese businessmen communicate with the many Westerners now doing business in China, English is also the international language of science, technology and now business. "We use a lot of English textbooks," says Zhang. "Most of them are American ones."

Chinese universities are interested in making more contacts with foreign universities to keep up to date with information that could aid their universities and the ongoing process of modernization in China. "Every university or college wants to keep up with the pace of reform," says Zhang.

"There's quite a demand for students to be in international business," says Zhang, who says that China is in the process of internationalizing business practices such as accounting and auditing.

A recent visiting scholar at the University of Illinois at Urbana-Champaign's Center for International Education & Research in Accounting, Zhang came to the US in part to study this country's accounting practices.

He said that Chinese are also interested in learning more about Western business management. With the tourist industry growing in China, the number of hotels and related businesses is on the rise. "More and more restaurants are

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Zhang Li-min at Bunker Hill Community College.

Providing Jobs for the Asian Community

Effectiveness of Training Programs Questioned



Panelists (from l) Brian Delorey and Rachel Kemp, moderator Stephanie Fan, and interpreters Kenneth Lo and Tom Chung at last month's Chinatown Economic Town Meeting.

English a Must for Job Seekers

The ability to speak English continues to be an essential requirement for immigrants striving to find jobs in today's American economy. In most cases, a substantial command of the language is also necessary to enter job-training programs.

"Unemployment has a lot to do with language," says Anh Ryan, a job developer and counselor at the Asian American Civic Association. "English is absolutely necessary."

Because many problems faced by new immigrants involve language, Ryan believes that people need to make a serious effort to learn English when they arrive in this country.

She pointed out that some people have been in the US for 15 years or more and still cannot speak English. If people can survive here without learning to speak English, she said, some of them will make no effort to learn it.

Relying on others for language help on a daily basis ultimately robs people of their independence, she said.

Ryan said she knew of one Vietnamese refugee who continued to depend on her husband and children for English. She studied English in a refugee ESL program, but discontinued her studies after she completed the course. "The situation is so comfortable with them they don't want to make an effort," said Ryan.

At the same time, Ryan also believes that there are far too few English as a second language (ESL) courses for immigrants.

If the government allows people to immigrate to the US, she said, it should be willing to spend the money to ensure that they can speak the language and more effectively contribute to the society. "ESL programs should be offered free," she added.

Ryan suggested that the Department of Employment Training (DET) has generally been ineffective in helping people with limited language skills find jobs. For one thing, jobs are only listed in English, she said, adding that special lists should perhaps be available to

people with limited English skills.

Ryan also believes that more courses training people to become cooks, janitors, construction workers, and electricians should be available to immigrants. In training people for such jobs, simple English applicable to their work should be emphasized.

Many training programs require participants to have fairly high English levels. A six-month Office Training System Program at the Asian American Civic Association in Chinatown requires "fairly good English communication skills [speaking, reading, and writing] to be enrolled in the program," according to a brochure advertising the course.

The program includes training in computer skills, office procedures, English communication skills, and job preparation skills. The program's goal is to place students in jobs as clerks and secretaries in such places as banks and hospitals.

The students accepted in the program must be low-income and also have a high school diploma or its equivalent from an Asian or American school. Students must desire a clerical job and also be willing to find a full-time job upon graduation.

Ryan said that one difficulty in running the program is finding students with the appropriate education, language ability, and career plans. She pointed out that some students may be over-qualified, while others may not have high enough English levels to find clerical and secretarial jobs. About a quarter of the students enrolled in the program are college graduates, she said.

Ryan pointed out that one program graduate recently ended up with a simple job in a store because her English level wasn't high enough, while another, more educated student simply used the program to improve his English and left the country to find a higher level job in China. The agency offering the course is required to place graduates in jobs, she explained.

-R.O.

A shortage of jobs and effective job-training programs for immigrants with limited English language skills continues to be a major problem facing the Asian community.

The issue was discussed by representatives of a number of government agencies at last month's Chinatown Economic Town Meeting at the Josiah Quincy School, which was sponsored by the Chinatown Coalition of the Healthy Boston Initiative.

Prior to the Town Meeting, a survey was distributed by the Chinatown Coalition in which members of the community were asked how their economic opportunities could be improved.

Written in both Chinese and English, the survey asked respondents to check off as many answers as were applicable to their situations. Of the 595 respondents who filled out the survey, 441 filled out the Chinese-language version.

The survey results showed that 173 respondents were unemployed, compared to 289 who had jobs.

Respondents said that access to more English classes (464) was the most critical factor in improving their economic opportunities, followed by job training programs (422); clean, safe streets, and a plan to promote Chinatown businesses and tourism (340); a job service center and more information about the job market (316); and increased access to jobs in institutions and companies neighboring Chinatown (285).

The respondents also said that too-high English language requirements (338) was the most serious obstacle they faced in finding job-training programs, followed by an inability to afford tuition, take time off from work, and pay for daycare (258); lack of knowledge about where to look for work (229); and failure to find job openings (163).

While the issue of unemployment in the Asian immigrant community is not new, it's one that appears to be increasing in severity, in part because the American economy has failed to show the kind of vibrancy characteristic of an earlier era. The demand for jobs in the Chinatown economy - the traditional source of employment for non-English speaking immigrants - appears to be regularly exceeding supply.

The main obstacle for Asian immigrants remains language, says Charming Lee, the executive director of the Asian American Civic Association (AAC), which provides English as a second language (ESL) courses and office skills training for members of the Asian community.

Part of the problem, suggests Lee, is that most job training programs that currently exist do not adequately take into account the English-language deficit of many people in the Asian community. He also noted that funding for programs that do address the issue are scarce.

For example, if a person loses his job and collects unemployment, the job training programs available may not be effective if the student speaks limited English. "Most of the training programs in Chinatown don't work for people who don't speak English," noted one woman at last month's Town Meeting.

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IMMIGRATION

A 10-Question Citizenship Test

The US Immigration and Naturalization Service has announced that immigrants who have been permanent residents of the US for at least 20 years will now be required to answer only ten standard questions to become US citizens.

The change is meant to make it easier for long-term residents to become naturalized. Every applicant for naturalization must be able to answer ques-

tions regarding the history and government of the United States.

The 10 questions will be asked in English and must be answered in English.

Here is the list of 10 questions and their answers:

1) Q. Who is the President of the United States?

A. William 'Bill' Clinton.

2) Q. How many states are there in the United States?

A. Fifty (50).

3) Q. What are the colors of the American flag?

A. Red, White and Blue.

4) Q. What is the capital of the United States?

A. Washington D.C.

5) Q. In what month do we celebrate Independence Day?

A. July.

6) Q. Who was the first president of the United States?

A. George Washington.

7) Q. What are the three branches of our Government?

A. Executive, Legislative, and Judicial.

8) Q. What is the minimum voting age in the US?

A. Eighteen (18) years.

9) Q. Who was the president during the Civil War?

A. Abraham Lincoln.

10) Q. What are the first ten amendments to the Constitution called?

A. The Bill of Rights.

Chau-ming Lee, executive director of the Asian American Civic Association, said the change should make it easier for long-term residents to become US citizens. This is especially important at a time when Congress is threatening to take away social benefits from legal non-citizen residents.

Job

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While it remains unclear how successful the Department of Employment and Training (DET) is in placing unemployed Asians with limited English in jobs, DET Commissioner Nils Nordberg, who was a panelist at the Town Meeting, said that fewer federal dollars are expected to be available for such job training programs in the future. He suggested that people would have to rely more on self-help and aid from relatives in seeking employment opportunities.

Massachusetts is one of six states which has received a federal grant to develop a system of "one-stop career centers." Under such a system, job seekers could enter a career center and gain access to a wide range of job-related and job-training information. The centers would be connected by computer so that job seekers could enter any of them to gain access to employment information. Under such a program career tracks would be developed for job seekers.

Dennis Rogers, chairman of the Job Training Alliance, which provides job training at 26 agencies throughout the city's neighborhoods, said that job training is currently being offered in fields such as accounting, health care, and blue-collar jobs such as carpentry.

"You have to know how to get a job in the American economy," he said, adding that that generally means having the ability "to communicate with the employer" in English.

Because workers must function in an English-speaking job market, training programs tend to emphasize English. Many Asian participants, however, may not benefit from the programs because their English level is so low. Lee suggested that "there must be a way to find a middle ground to look at that issue."

In the past, many people in the Chinatown immigrant community relied on restaurant work to make a living. But those jobs are more difficult to get now, said Lee, who believes that unemployment continues to be a problem for restaurant workers and new im-

migrants, especially those over 40 who speak little English.

The difficulty of finding work here is leading more and more men to return to China or Hong Kong to find work. While the men return to Asia, their families remain in the US to take advantage of this country's educational opportunities as well as a political system that emphasizes respect for freedom and human rights, said Lee.

Lee noted that a significant number of Chinese students who received permanent resident status following the Tiananmen demonstrations of 1989 have returned to China to find work in that country's rapidly growing economy.

"It (the US) used to be a place to make money and send it home," said Lee, who believes that that perception is changing. "Unfortunately there isn't that much work around," he said. In the past, a restaurant worker could find a job in a Chinese restaurant in a day, but now he may have to wait six months, he added.

Lydia Lowe, co-director of the Chinese Progressive Association, said that the Asian community has to be "outspoken" in seeking help in addressing its employment concerns or else "our community is going to be overlooked."

Access to information and knowing where to look for a job continue to be major issues for Asian job seekers, she said. While the DET has hired Chinese interpreters for people seeking unemployment benefits, information about job-training programs continues to be printed in English. Chinese and other languages are only used to tell people that the job-training information in the brochure is important and should be translated.

While Chinatown economy may receive a boost from the expansion of Emerson College into the area (see page 3 story), Lowe believes that Asian workers can only solve their long-term employment problems by breaking into "the mainstream economy."

Lowe said major employers for members of the Asian immigrant community with limited English-speaking ability are restaurants, garment factories, electronics manufacturers, phar-

maceutical manufacturers, and hotel housekeeping and laundering departments. While some people are getting clerical jobs in banks, they tend to be people with higher levels of English, she said.

-Robert O'Malley

Zhang

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being built up in China," says Zhang.

In observing the differences between the American and Chinese educational systems, Zhang feels that both systems have strengths and weaknesses.

A strength of the American system is its emphasis on the application of knowledge. Hands on experience is as important as book knowledge in American education, he says. "In China we give students a lot of knowledge but little chance to use the knowledge," he adds.

The American system also tends to be more flexible, offering students a broad range of courses and approaches to learning to fit their individual needs. Clever students, for example, can choose to complete their course work more quickly than other students.

Another strength of the American system is the technology available in the educational system, particularly computer technology. "I'm impressed," says Zhang.

On the other hand, the Chinese system also has strengths. For one thing, it expects students to attend class and absorb a specific body of knowledge. It's a system that requires discipline and perseverance.

"Sometimes it forces students to study hard," he says. "That means students can learn something." He suggested that some US high school students graduate without acquiring much knowledge, in part because the system doesn't require them to discipline themselves.

Another strength of the Chinese educational system is its cost. Students do not have to pay much to attend school. In America, however, the cost of tuition is skyrocketing out of control.

Although many Chinese university

students do not have to pay to attend school like their American counterparts, a university education is not easy to obtain in China. Higher education in China is very competitive and is accessible only to the best students.

Zhang, however, believes that this is not necessarily a bad thing. Students not capable of academic achievements are guided into other fields, such as vocational training. "Higher education is not a privilege of a people," he says.

Zhang believes that Chinese universities can learn from the Americans by providing students with additional educational options and more computer technology.

It's also important to improve the quality of English language education in China. While many students study English from a textbook in China, most have few opportunities to develop their spoken skills.

"So far the economic reform has developed very quickly," he notes, adding that China is "adopting American models" for its banking, management and accounting practices. "America has the most developed market in the world," he adds.

While this may seem like a contradiction in a country that still purports to promote a socialist ideology, Zhang points out that "the society of China is a very complicated one."

Although the leadership may continue to insist on socialism, people at the local level "just find a better way for themselves, for their (work) units." Without overtly challenging the system, they seek to "find a way to make money." China, he says, is going through a phase in which it is adapting and experimenting "to see what works better."

While many state-owned firms operate far less efficiently than many joint ventures and private firms, they continue to exist because too many people would lose their jobs if they were phased out, leading to a host of other social problems, he says.

-R. O'Malley

KIMBALL COURT APARTMENTS

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The Massachusetts Housing Finance Agency (MHFA) has financed the construction of 351 housing units at the Kimball Court Apartments in Woburn. Of the 351 units, 25% of the one, two and three bedroom units have been set aside for low-income families and individuals who are presently participating in State and Federal rental Assistance programs. We are currently accepting applications for available units Monday thru Friday, 10 a.m. to 4 p.m. at 7 Kimball court. You must bring a copy of your certificate or voucher when applying. Mobile MRVP Voucher holders may elect to become Project Based and limit their rental share to 30-35% of their adjusted income.

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INSIDE CHINATOWN

Emerson Move Likely to Benefit Chinatown

The expansion of Emerson College into buildings on Boylston and Tremont Streets should provide a significant boost to the Chinatown economy, according to a city official.

Brian Delorey, assistant director of the Boston Redevelopment Authority, told the Chinatown Coalition's Economic Town Meeting last month that 750 Emerson College students will be moving into a dormitory building at the corner of Tremont and Boylston Streets in the coming school year. The college is also in the process of moving into

another nearby building at 216 Tremont St., he said.

Delorey, who made the remarks in the economic development component of the Town Meeting, suggested that the student presence in the area would create an 18-hour commercial life for the district similar to the one that currently exists in Cambridge's Harvard Square.

In outlining city plans for the downtown area and the Combat Zone, Delorey also pointed out that the redevelopment of Lafayette Place is likely to take place in the coming year, further improving the economic

prospects of Chinatown.

Delorey said that the success of developing lower Washington Street and the Combat Zone depends on the phasing out of the adult entertainment district known as the Combat Zone.

To help accomplish that goal, several buildings owned by Kevin Fitzgerald at the corner of Beach and Washington Streets are scheduled for demolition at the end of the summer. The buildings currently house the Naked i lounge, an adult bookstore and the Pilgrim Theater.

In conjunction with the

demolition of those buildings, the city plans in the next few months to take by eminent domain the building known as the Royal Hotel, which recently became the site of an adult book shop. That bookstore recently relocated from one of the Fitzgerald-owned buildings scheduled for demolition.

The historically significant Liberty Tree building, at the corner of Washington and Essex Streets, will be preserved and eventually restored as part of the city's agreement with Fitzgerald, who is the owner of the building.

While there were 34 adult

entertainment businesses in the Combat Zone in 1987, there could be almost none by the end of the summer, said Delorey.

In outlining the future of the area, Delorey noted that the Combat Zone would also be a suitable site for new Chinatown businesses and housing and that upgrading the area would benefit the Chinatown economy.

The City of Boston has also received a total of \$25 million in what is known as an enhanced enterprise zone grant. Chinatown is part of the area covered by the grant.

The plan includes a \$3 million grant for social services and a \$22 million economic development initiative grant to be used for writing down interest rates and providing loan guarantees, among other things.

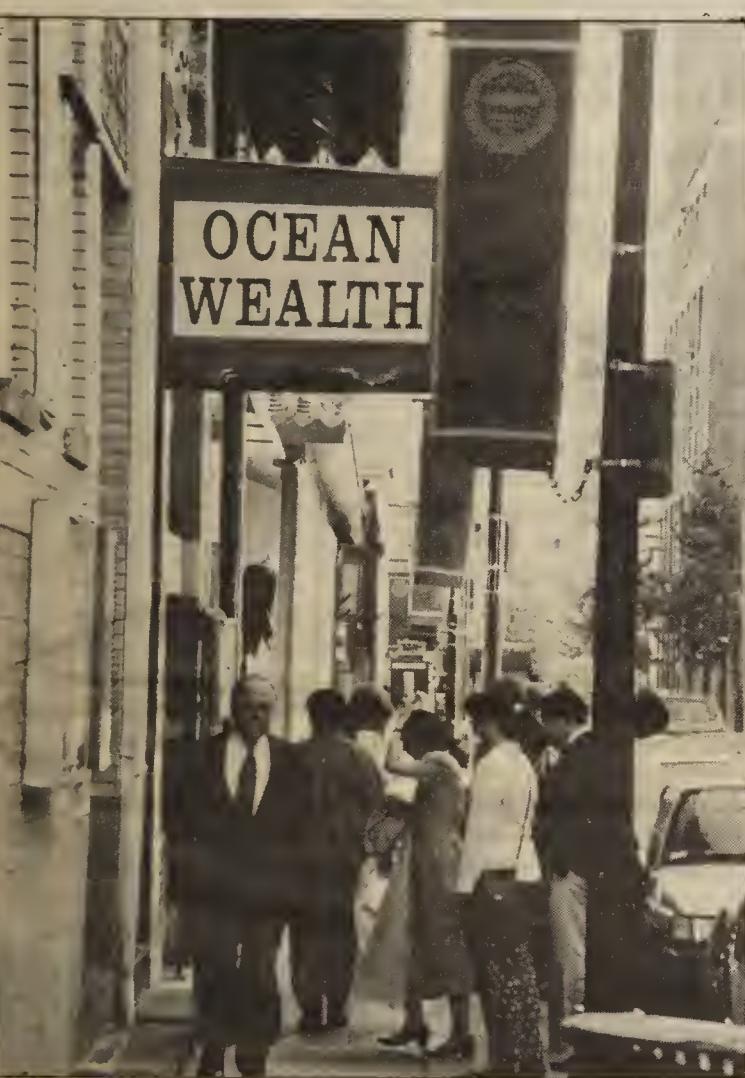
Also speaking on economic development issues at last month's Economic Town Meeting was Rachel Kemp, assistant secretary of economic affairs in the state's Executive Office of Economic Affairs. Her work includes helping minority businesses develop into major players in the state's business community.

Through the state's Asian American Commission, Kemp said she has also been addressing the needs of businesses in the Asian community, which tend to have a strong retail component.

Her office also sponsors seminars on minority business topics, including one sponsored by the Asian Commission to be held June 3 at MIT.

Last month's Economic Town Meeting was followed by an afternoon Job and Job Training Fair in which members of the community could meet with area employers as well as representatives of schools and job training programs.

-R.O.



Tyler Street in Chinatown.

Chinatown and Hospital Agree on Benefits

After months of wrangling, the Chinatown Neighborhood Council recently approved a New England Medical Center health care benefit proposal that calls for the creation of a Chinatown Health Advisory Committee and a staff coordinator.

The benefits were promised to the Chinatown community in connection with the hospital's construction of two new buildings on Washington Street.

The plan approved by the Neighborhood Council calls for the establishment of an Asian Health Initiative in the Office of Community Health; forms a Chinatown Health Advisory Committee comprised of representatives from both the Chinatown community and NEMC to provide project planning and oversight; and creates one staff position in the Office of Community Health to coordinate the project and provide support to the Advisory Committee.

In developing the Asian Health Initiative, the hospital has as its goal the expansion of

cultural competence and social awareness among its staff. The hospital says it plans to provide its staff with training programs in cultural awareness; increase its ability to communicate with multilingual users; increase staff diversity; and make physical changes in its facilities.

The hospital also plans to provide educational programs and activities as well as special forums geared toward the Asian community.

The Asian Health Initiative will attempt to identify barriers to health care for the Asian community, assess health care needs of the Asian population, develop collaborative programs and services to meet a range of public health care needs, and foster improved communication between the Chinatown community and the Medical center. Effort will also be given to developing public health programs with community-based organizations serving the Asian community.

The Advisory Committee, which will meet regularly, will be made up of Chinatown com-

munity and NEMC representatives, all of whom will also participate in hiring the Project Coordinator and in addressing issues of concern to the community. Such issues will in-

clude: Linguistic and cultural access; financial access; quality of care; continuity of care; and improving the health status of the community.

-R.O.

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Seize your golden chance to write for Sampan. We are interested in *Stories* on the Asian Community in both English and Chinese. For information on how to contribute to the Sampan, call:

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THEATER

Creating an Asian Theater for Boston

While the idea of creating an Asian Performing Arts Center was proposed in the late 1980s as part of the city's ambitious Mid-Town Cultural District Plan, the downturn in the economy led to the collapse of that plan and discussion of an Asian Center.

Last month, however, the idea of creating an Asian performing arts venue was revived in a slightly altered form when Bruce Rossley, commissioner of the city's Office of Cultural Affairs, proposed the creation of an Asian theater. Rossley made the proposal following Asia on Stage's production of "The Wild Land" by the Chinese playwright Cao Yu at the Mass. College of Art last month.

"Bruce Rossley did indicate there maybe should be a theater for this group," said Doris Chu, the producer of "The Wild Land" and board president of the Chinese Culture Institute. "He encouraged the group to continue working hard and to nurture a repertory theater."

In September, Rossley plans to meet with Chu and others to discuss the creation of such a theater. "He would like to see



The cast of Asia On Stage's production of "The Wild Land."

this as a model for perhaps other cultural groups to follow," she said.

"It was always in the back of my mind that I would like to create a theater group," said Chu, who also produced "The Malice of Empire" in English about 10 years ago. She said that she put the idea aside until recently because of the amount of work involved in producing a play.

While the Asian community has several art galleries, dance performance groups, and

regularly produces musical and cultural events in the area, the production of dramatic works by Asian-born playwrights is rare. There are Asian theaters in New York and on the West Coast, but none in the Boston area. "No one else is doing theater," says Chu. "And I think theater is a very important aspect of any culture."

Chu said it's too early to say where such a theater could be located. While the Pilgrim Theater has at times been proposed as the site of an Asian

Performing Arts Center, Rossley told Chu that it would be more expensive to renovate the Pilgrim Theater than to build a new one. Moreover, the Pilgrim Theater - which is scheduled for demolition - seats some 3,000 people and is expensive to maintain. An Asian repertory theater, in contrast, would require only 500 to 700 seats and would be less costly to maintain.

Chu said the Asian Theater would produce works by Taiwan, Hong Kong, Singapore and Mainland China playwrights. It would develop a repertoire of 10 to 20 major plays and would also perform a number of smaller works. To start, it would produce one major work per year, she said, adding that the plays would be English translations and adaptations.

Chu noted that in Taiwan, Hong Kong and Singapore, theater is flourishing, in part because of the growing affluence of those regions. In Mainland China, however, theater appears to be taking a back seat to the quest for profits. Vibrant for several decades, Mainland China

theater is facing a number of obstacles, including the withdrawal of government support and the continuation of official censorship, she said.

Dramatic works like "The Wild Land" are a relatively new phenomenon in China, Chu explained. Before the development of such Western-style plays in the early years of this century, Chinese drama was essentially operatic, with singing and choreographed movements the mainstay of traditional productions. Only in this century have Chinese dramatists begun to be influenced by Western playwrights. And while formal elements have been influenced by Western theater, themes and stories remain distinctly Chinese.

Noting that "The Wild Land" had almost a full house for its final performance, Chu believes there is ample interest in Asian theater in the city.

"If anyone is determined enough to make something happen, it will happen," she said. "I am determined to make this happen. And with the help of Bruce Rossley I am very optimistic."

-R.O.

News Briefs

OCA CONDEMNS

D'AMATO

The Organization of Chinese Americans (OCA) today denounced Senator Alfonse D'Amato (R-NY) for mimicking a Japanese accent while criticizing Superior Court Judge Lance Ito on a morning radio show. During the April 4 interview on the nationally syndicated "Imus in the Morning," Senator D'Amato complained, with a fake Japanese accent, that Judge Ito was dragging out the OJ Simpson trial and there-

fore will take away television time from D'Amato's Whitewater hearings.

In a letter to Senator D'Amato, Dr. Michael Lin, OCA's National President, condemned the Senator's behavior as "racist, reprehensible, irresponsible, completely uncalled for and downright childish" and only served to wrongly "justify the mocking of ethnic minorities."

While OCA recognizes that Sen. D'Amato has the right to criticize Judge Ito, OCA is extremely offended that he would stoop so low as to fake a Japanese accent. Ironically,

Judge Ito has no accent and is a third generation American.

"All too often, APAs [Asian Pacific Americans] are complemented for their good English, even if they are born here," said Executive Director Daphne Kwok. "Sen. D'Amato's actions only perpetuate the belief that anyone who looks foreign must be foreign. In reality, many APAs are born in the United States and Asians have been in this country in significant numbers since the 1800s."

OCA is demanding that Sen. D'Amato make an official apology to the APA community for his actions. OCA also is asking that everyone call Sen. D'Amato's office to express his or her disapproval. His number is 202-224-6542.

INS Commissioner Doris Meissner said, "The INS will continue to honor the old I-151 card until March 20, 1996 in order to avoid confusion over employment rights, entitlement benefits and eligibility reentry into the US by those lawful permanent residents who have not yet received their new cards." Commissioner Meissner cautioned, however, that "those who wait until after March 20, 1995, to apply for the new I-551 assume a much greater risk of being inconvenienced in the event that their applications are not processed prior to the expiration of the Form I-551 on March 20, 1996. She urged those who have not yet applied to do so without delay, and pointed out that "a relatively simple alternative is naturalization - become a citizen and there is no longer a need for a green card."

INS regulations require that lawful permanent residents, still holding a Form I-151 card and who wish to maintain valid evidence of their status after March 20, must file a completed Form I-90 application for a new Form I-551 card, along with a \$75 filing fee, in person at the nearest INS District Office. Applicants who cannot afford the \$75 fee may request a waiver. Elderly and disabled persons unable to travel to an INS office may ask for special assistance.

Detailed information on how and where to apply for a new green card, or on naturalization and citizenship, may be obtained by dialing the INS toll-free number at 1-800-755-0777.

The next issue of Sampan will be published June 16, 1995. Press releases and advertisements which require typesetting or artwork are accepted up to Friday, June 9, 1995. Camera-ready ads are accepted up to Monday, June 12, 1995.

Please note: Calendar items are accepted up to Friday, June 9, 1995 for the June 16, 1995 edition.

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Sampan is a non-profit, non-partisan, biweekly newspaper published by the Asian American Civic Association. Sampan is free and is distributed in Chinatown and the Greater Boston area.

Sampan welcomes all donations, which are tax-deductible. Send letters to the editor, commentaries, calendar events and advertising for publication to 90 Tyler St., Boston, MA 02111 (617)426-9492.

Advertising Rates: \$8 per column inch; \$130 per quarter page; \$240 per half page. There are surcharges for translation and/or typesetting. Discounts are available for long-term advertisers.

Sampan is mailed within the U.S. upon request via third class postage for a \$20 charge and first class postage for a \$50 charge.

WINTER VALLEY RESIDENCES FOR THE ELDERLY, INC.

Winter Valley Residences for the Elderly, Inc., and Winter Valley Residences II, Inc., a 160-unit building financed by HUD for elderly citizens, is now accepting applications for its waiting list.

Minorities and handicapped elderly are urged to apply.

Winter Valley I has one, two bedroom, and barrier free units. Winter Valley II has studio, one bedroom and barrier free units. They are owned and operated by Milton Residences for the Elderly, Inc. located at 600 Canton Avenue, Milton, MA.

Contact: Virginia F. Wells, Manager 698-3005

Director of Health Services
Nurse Practitioner

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SUFFOLK UNIVERSITY



"The Wooden Man's Bride"

In the opening scene of Huang Jianxin's "The Wooden Man's Bride," a young woman is carried across a desolate landscape to the town where she will be married. With its brightly colored costumes and veiled bride, the scene is reminiscent of Chinese director Zhang Yimou's "Red Sorghum."

Unfortunately, much of what follows also has the mark of Zhang's influence. And while Huang appears to be mining the same visual imagery of Zhang's earlier style, he is unable to provide the dark emotional edge that makes Zhang's films so unusual and highly regarded.

As the young woman and her entourage make their way across the bleak countryside of northwestern China, they have the misfortune of encountering a band of outlaws whose leader takes an interest in the girl. Although Kui (Chang Shih), the



"The Wooden Man's Bride."

young peasant escorting her to her husband's family's home, tries to escape with her, the pair are eventually overtaken by the bandits.

While the outlaws release the bride unharmed and allow

her to return to her husband's home, her husband it turns out has accidentally shot himself while preparing to set out to rescue her. After returning to the mansion, the bride (played by Wang Lan) is forced to marry

a wooden stand-in for her dead husband.

Widowed herself at an early age, the mother-in-law (Ku Paoming) expects the girl to remain loyal to her son. The girl, however, has other things in mind. Restless and strong-willed, she is unwilling to sacrifice her life for an ideal of loyalty. Her conflict with her mother-in-law leads her to attempt an escape from the house and to start an affair with Kui, who is driven from the house when their affair is discovered.

The director of "The Black Cannon Incident," Huang is a graduate of the Beijing Film Academy and a member of the so-called Fifth Generation of Chinese filmmakers, which includes Zhang ("To Live") and Chen Kaige ("Farewell My Concubine").

Although "The Wooden Man's Bride" is visually attractive and the story moves along

at a steady pace, it lacks an inner dimension - the kind of dark undercurrent that would lift it beyond the realm of entertainment.

While the smoldering rebelliousness of the girl seems genuine, Kui's decision to become a bandit and rescue the girl from the clutches of her mother-in-law feels overly contrived. The Hollywood-style ending feels fake and superficial.

With his film financed entirely by a Taiwanese production company, Huang seems to be striving to appeal to an international audience by imitating the exotic style that contributed to Zhang's success.

"The Wooden Man's Bride" is currently being shown at the Coolidge Corner Theatre in Brookline. For information call 734-2500.

-Robert O'Malley

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SALES PROFESSIONALS

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In this new position, you will produce financial reports and analyze financial results for our highly successful Secure Horizons product. Responsibilities will include the review and interpretation of hospital and medical group contracts, manipulation and summarization of utilization and claims data for preparation and distribution of fund reports, and analysis and modeling of financial scenarios for Secure Horizons product line. Requirements include: Bachelor's degree in Accounting, Finance, or other degree with appropriate experience. Two years' previous financial reporting and/or contracting experience required. Solid background with EXCEL is a must. Strong team-player orientation with effective communications and organizational skills. HMO/Healthcare experience desirable. Dept. AG

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This position requires the ability to coordinate responses to requests for proposals received in the marketing department as well as interaction with clients. Requirements include: A BS/BA in Health Care Administration or related field, and at least two years' experience in a business setting, preferably health care. Computer skills, strong writing skills and customer service experience required. Dept. SL

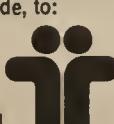
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■ Computing Services ■

The Computing Services Department of the University of Massachusetts Boston is accepting applications for the following positions. Please send your resume, and names and addresses of three references to the Office of Human Resources, the appropriate P.O. Box of position you are interested in, University of Massachusetts Boston, 100 Morrissey Blvd., Boston, MA 02125-3393.

Application review will begin on June 16, 1995 and continue until the positions are filled. An Affirmative Action, Equal Opportunity, Title IX employer.

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The position requires experience in supporting administrative data processing systems running on IBM MVS, DEC VAX, and/or PC platforms, and experience supervising programmers in a University environment. A degree in Computer Science or MIS is preferred, but experienced programming supervisors will be considered. Salary \$45,000 - \$50,000 depending on experience and qualifications. P.O. Box 2065.

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This position requires experience in a cluster environment. A Bachelor's degree is preferred, but experienced VAX/VMS System Manager will be considered. Salary \$36,000 - \$42,000 depending on experience and qualifications. P.O. Box 2070.

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This position requires experience in Ethernet based campus-wide LANs. Experience shall include routers, bridges, terminal servers, up hubs, and related hardware. Monitoring with HP OpenView is preferred. Salary \$32,000 - \$36,000 depending on experience and qualifications. P.O. Box 2075.

Data Communications Installer

This position requires experience as a cable installer for telecommunications, data communications, or low voltage control and signal wiring. Salary \$24,850. P.O. Box 2080.

Service Center Technician

This position is to repair desktop computer hardware and peripheral devices. It requires a degree or certificate from an approved technical program specializing in computer repair and two years' work experience. The salary is \$32,500 - \$36,000 depending on experience and qualifications. P.O. Box 2085.

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SAM PAN FORUM

Stopping Anti-Immigrant Legislation

By The Rev. Cheng Imm Tan
Violence in the home destroys all that we cherish most - our families, our children, our communities and our dreams and visions of a good life.

In 1991, over 13% of the women and children killed as a result of domestic violence were Asian. This does not necessarily mean that violence is worse or more frequent in our communities. However, it does mean that we need to stay ever vigilant and continue our concerted efforts to stop violence in the home.

In the past few years, the Asian Task Force Against Domestic Violence in partnership with the diverse Asian communities, has had success in addressing domestic violence.

Together, we have been able to start breaking the silence and apathy towards domestic violence in our communities. Several community leaders and community members have spoken out against domestic violence. A climate of intolerance to domestic violence is beginning to be created. Some community organizations have actively sought domestic violence training for their staff and have made domestic violence prevention a priority.

Within the larger community, we have also made strides in advocating for better responsiveness to the needs of Asian families. For example, the Boston Police now have on-call interpreters available to meet the needs of Asian battered families who do not speak English. In response to the large Vietnamese population in the area, a Vietnamese Victim Witness Advocate has been hired at the Dorchester Court to work with battered families. Some battered women shelters, including a batterer's treatment program and other mainstream programs, have become aware of the needs of Asian battered families and are beginning to

hire Asian staff. In addition, requests for cultural sensitivity training and workshops on how to better understand the needs of battered Asian families have been constant.

One of our major achievements as a community is the creation of the Asian Shelter and Advocacy Project (ASAP). As a result of the combined efforts of the Task Force as well as friends and supporters from the Asian and larger community, ASAP was officially opened on July 6, 1994. ASAP is the only multilingual and culturally appropriate resource for Asian battered families in New England.

ASAP provides safe shelter, multilingual support and advocacy, on-site ESL tutoring, survival-skills training to help immigrant and refugee families negotiate American society, as well as referrals to other much-needed resources.

Since last July, ASAP has served 185 women and children, and received 1,000 calls for assistance with advocacy and 4,000 calls from people seeking information.

We have come a long way together in creating the foundation for the development of strong happy families, peaceful homes and prosperous communities. However, even though we have made strides, attacks are being launched against the diverse Asian communities.

The current climate of hostility towards immigrant families is both mean-spirited and unjust, and will have major consequences for Asian communities and Asian families struggling with violence in the home.

This hostility toward immigrants has been manifested in California's Proposition 187, which is aimed at illegal immigrants. Another attack is currently being launched against legal immigrants in Washington in the guise of the

Personal Responsibility Act (PRA).

The PRA, which has been passed by the House of Representatives, contains restrictions that victimize poor families. It proposes to change federal entitlements that guarantee benefits to all who qualify for state-run programs. It would do this by providing lump sum grants that might fall short of the amount needed to provide full benefits.

In addition, it requires states to make teen-age mothers ineligible for cash benefits, to cap benefit levels so that additional children born to poor families would not be covered, and to penalize recipients if the paternity of children is not established.

It also threatens to cut off all legal immigrants who pay taxes and are eligible for the draft from some 50 federal programs, including emergency shelter, foster care, AFDC, food stamps, SSI, subsidized housing, most low-income health services, job training and employment programs, school scholarships, etc.

The Senate has recently proposed its own version of the PRA, which does not contain the restrictions on legal immigrants contained in the House bill. However, debate is expected to be heated when the Senate begins consideration of its version of the bill.

Considering that at least 60 percent of all Asians nationally are foreign born, the House PRA would have serious implications for all Asian immigrant families. It would mean that Asian immigrant families who have worked hard and paid taxes will have no safety net to fall back on if they suddenly face hard times.

For Asian immigrant families struggling with domestic violence, the House PRA could well be a death sentence. It would take away resources currently indispensable to bat-

tered families who are attempting to escape violence in their lives.

If the House PRA passes, the following scenarios may become a reality:

"Man shoots wife four times in the head and then shoots himself. The couple's children, aged 4 and 6, have legal immigrant status but will be deported to their home country as soon as possible, since no extended family had been found to care for them."

"A neighbor stops in to say hello to an immigrant friend and finds the woman hanging from the ceiling. A suicide note found on the table reads, 'I cannot see any way out and I can't take the abuse any longer. Death is easier. Let me sleep now."

"A woman and her four children seeking to escape an abusive husband is asked by a social service agency worker, 'Are you a citizen? Can I see your papers, please? I'm sorry ma'am, you are not eligible for emergency shelter, food stamps, or any other kind of assistance."

If the House PRA passes, Asian immigrant families struggling with domestic violence will have no resources to turn to in time of need. This would expose families to further levels of danger and hopelessness and drive them to take desperate measures.

The House PRA will also have implications for citizens as well as legal immigrants. While the House PRA explicitly singles out legal immigrants for discrimination, all of us who are Asian will be under scrutiny. Whether legal immigrant or citizen, we have always been seen as a "foreigner," simply because of our color and ethnicity.

If the experience of people of color with Proposition 187 in California is any indication, it is likely that all Asians will be asked to prove their citizenship status before they can receive

any services. Numerous cases have been cited in California of people of color being asked to prove their legal status in order to receive services.

If legal immigrants or citizens do not have their legal papers with them, they could be refused services. In Fremont, California, for example, a bank clerk demanded that a woman prove her legal residency before allowing her to withdraw money from her account. If the House version of the PRA passes, such scrutiny and discrimination would not be restricted to illegal immigrants alone.

Act now to stop this unjust attack, which will affect all of us directly or indirectly. Call or write your senators to ask them to support a welfare bill that does not victimize poor families. Ask your lawmakers to vote against the PRA and its effort to cut off services for legal immigrants. If the Senate version of the PRA is passed, the bill would then go back to the House. It is therefore important to talk or write to your senators and representatives, encouraging them to uphold the dignity of poor families and the rights of immigrant families.

As a community, we have worked long and hard to advocate for our rights, for resources, for more sensitive and effective responses to the needs of our communities and battered Asian families. Let us continue to raise our voices to ensure that our rights will not be eroded and that the resources which Asian battered families depend on will not be so easily snatched away.

(The Rev. Cheng Imm Tan is Minister at Large at the Unitarian Universalist Urban Ministry, President of the Asian Task Force Against Domestic Violence, and Chairperson of the Asian Pacific American Agenda Coalition.)

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Please send resume to:
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Calendar/Short News

MASSACHUSETTS BAY TRANSPORTATION AUTHORITY TRANSPORTATION BUILDING 10 PARK PLAZA BOSTON, MASSACHUSETTS 02116-3975 NOTICE TO BIDDERS

Sealed bids for MBTA Contract No. S9CN06, CLEARANCE FOR OLD COLONY RAILROAD RIGHT-OF-WAY - REDLINE ACCESSIBILITY NORTH QUINCY STATION, Quincy, Massachusetts (Class 7 - Buildings, Project Value \$110,000) will be received by the Manager of Contract Administration, at the Contract Administration Office, 5th Floor, Room 5610, Transportation Building, 10 Park Plaza, Boston, Massachusetts, 02116-3975, until two o'clock (2:00 p.m.) on June 29, 1995. Immediately thereafter, in a designated room, the Bids will be opened and read publicly.

Work consists of numerous site improvements; selective demolition; construction of four elevators and hoistways, access stairways and ramps; upgrading of building including electrical, mechanical and alarm systems, new parking lot, sidewalks, signage and platform edge; new temporary entrance structure; suspended pedestrian walkways; and structural repairs to platforms/canopies.

This Contract is subject to financial assistance Contract between the MBTA and the Federal Transit Administration of the U.S. Department of Transportation.

Each prospective Bidder proposing to bid on this Project must be prequalified in accordance with the Authority's "Procedures Governing Classification and Rating of Prospective Bidders". Copies may be obtained from the contract Administration Office at the above address. Requests for Prequalification for this Project will not be accepted by the Authority after the tenth (10th) day preceding the date set for the opening of bids.

Prequalified Bidder may obtain from the Contract Administration Office a "Request for Bid Form" which must be properly filled out and submitted for approval.

Bidding documents may be obtained from the Contract Administration Office at the address above from 8:30 a.m. to 4:00 p.m., after May 31, 1995, Monday through Friday, at a charge of \$50.00 per

set. The Authority's STANDARD SPECIFICATIONS, BIDDING AND CONTRACT REQUIREMENTS AND DIVISION 1 - GENERAL REQUIREMENTS dated November 1983, is available at a charge of \$5.00 per copy. The Authority's STANDARD SPECIFICATIONS, CONSTRUCTION, dated January 1980, is available at a charge of \$15.00 per copy. The MBTA's Standard Plan entitled "MBTA Railroad Operations - Book of Standard Plans - Track and roadway," is available at a charge of \$30.00 per copy payable by a separate check. Bidding documents will be sent upon request and receipt of an additional fee of \$15.00, payable by separate check. If requested, documents will be forwarded by Air Freight, where such service is available, at the expense of the plan holder. NONE OF THE THESE CHARGES ARE REFUNDABLE.

Bidders attention is directed to Appendix 1, Goals and Time tables for Female and Minority Participation in the Construction Industry; and to Appendix 2, Supplemental Equal Employment Opportunity, Anti-Discrimination, and Affirmative Action program in the Specifications. In addition, pursuant to the requirements of Appendix 3, Disadvantaged Business Enterprise (DBE) Participation provision, Bidders must submit an assurance with their Bids that they will make sufficient reasonable efforts to meet the stated DBE goal of 18 percent.

Bidders will affirmatively ensure that in regard to any Contract entered into pursuant to this solicitation, minority and female construction contractors will be afforded full opportunity to submit Bids and will not be discriminated against on the grounds of race, color, religion, sex, age, or national origin in consideration for an award.

Bidders will be required to comply with Federal Equal Employment Opportunity Regulations and the President's Executive Order No. 11246 and any amendments or supplements thereto.

the Authority will conduct an inspection tour of the site on June 14, 1995. Bidders are requested to be present at the Hancock Street entrance to North Quincy Station in North Quincy, Massachusetts 02169, Telephone NO.(617) 722-5543.

A prebid conference will be held on June 15, 1995 at 10:00 a.m. at the MBTA's Regional Construction Officer, 1515 Hancock Street, Quincy, MA 02169 (Telephone Number (617) 722-5543). Any request for interpretation of Plans and Specifications should be submitted in writing at the same time.

Bidders will be required to certify as part of their Bid that they are able to furnish labor that can work in harmony with all other elements of labor employed or to be employed on the work.

This Contract is subject to Federal wage and hour laws and State minimum wage rates as well as all other applicable labor laws.

Bidders are advised that the "Buy America" provisions of the Surface Transportation Assistance Act of 1982 (Pub. L-97-424) as amended, apply to any Contract, procurement or a agreement which results from this solicitation.

Bid Guaranty shall consist of a bid deposit in the amount of five (5) percent of the value of the bid, in the form of a bid bond, cash, certified check, treasurer's or cashier's check.

The successful Bidder shall be required to furnish a Performance Bond and a Labor and Materials Payment Bond each for the full amount of the Contract Price.

The Authority reserves the right to reject any or all Bids, to waive informalities, to advertise for new Bids or proceed to do the work otherwise, as may be deemed to be in the best interests of the Authority.

Plans and specifications may also be viewed at the following locations:
Massasoit Community College
MBTA Resource Center
One Massasoit Boulevard
Brockton, MA 02402

Massachusetts Alliance for Small Contractors
210 South Street, 9th Floor
Boston MA 02110

Women's Business Enterprise Alliance
P.O. Box 132
385 Blue Hill Drive
Westwood, MA 02090

MASSACHUSETTS BAY TRANSPORTATION AUTHORITY
DATE: May 26, 1995

By: James J. Kerasiotes
Secretary and MBTA Chairman

Welcome to Asian America 2: Visualizing a New World: May 31-Sept. 22, at the Cambridge Multicultural Arts Center, 41 Second St., Cambridge. A community installation produced by the Asian American Resource Workshop. This year's exhibition focuses on the immigrant experience and the complex psychological and physical journeys navigated by Asian Americans as they begin their lives in America.

QSCC's 25th Anniversary Fair: The Quincy School Community Council is celebrating its 25th Anniversary with a fair June 10 from 10 A.M. to 2 P.M. on Oak Street between Washington St. and Harrison Ave. in Chinatown. This lively fair is an event for the whole family and will include food, games, and prizes. A special ribbon cutting ceremony will take place at noon to mark the completion of the renovation of our 34 Oak St. building. The renovation created a new drop-in youth center, a family resource room, and upgraded preschool-classroom and administrative offices. For info. contact 635-5129.

June 4 Memorial: June 3, 8 P.M., at Harvard University's Paine Hall. Wang Jun-tao and Guo Luo-ji will be the night's speakers. The event will also include a candlelight vigil.

A World Premiere Concert by Ivan Tcherepnin with Lynn Chang and Yo-Yo Ma: June 3, 8 P.M. at Harvard University's Sanders Theatre. David Commanday conductor. Call 353-3348 for info.

Historical Society Annual Meeting: The Chinese Historical Society of New England will be holding its 1995 Annual meeting for members on June 21 at 5:30 P.M. at the China Pearl Restaurant. The Meeting will be followed by the Society's 1995 Appreciation Dinner at 7 P.M. Tickets are \$20 for members and \$25 for non-members. Tickets can be purchased in advance or at the door. Group tickets by table will be sold in advance only. Tickets can be purchased by mail or at the CHSNE office. Please send check to CHSNE, 2 Boylston St., Suite 210, Boston, MA 02116, or drop by the CHSNE office on Fridays, 10 A.M. to 6 P.M., and Saturdays, 10 A.M. to 2 P.M. For more information, call 338-4339.

Youth House Painting Initiative: Income eligible homeowners can have their houses painted by teenagers aged 16 to 20. The City of Boston will provide grants of up to \$1,000 to homeowners as part of a program meant to provide summer jobs for teenagers. Call 635-0600 for information. Applications can be submitted through June 15. Interested teenagers should call 635-0600.

Screening Program for Thyroid Disease: To be conducted on select days from June 4 through June 10 at participating medical institutions such as the New England Medical Center. To register call 1-800-TEST-TSH on weekdays. The testing fee is \$5.

New England Open National Karate Championships: June 3

at Boston University's Walter Brown Arena, 285 Babcock St., Boston. General admission is \$10; ringside tickets are \$20. For info. call 567-4989.

Malden Family Festival: A Multicultural event to be held June 4 from noon to 5 P.M.. The festival will begin with a Chinese dragon dance performed along Pleasant St., up to the Plaza Performing Arts Stage, where a program of international music and dance will be presented. A food court, art exhibit, and activities for children will be available in Government Center Plaza. Irish, Chinese, Vietnamese, Haitian, Jewish, Indian, Hispanic and African American traditional performances will be part of the festival.

Dragon Boat Race and Festival: June 17, 11 A.M. to 4 P.M. in the vicinity of the Hatch Shell along the Charles River. Arts, crafts, and food will also be available.

New Films From Hong Kong: At the Brattle Theater, Harvard Sq., Cambridge. For info. call 876-6837.

"Three Swordsmen" by Taylor Wong, June 6.

"The Lovers" by Tsui Hark, June 13.

"City on Fire" by Ringo Lam, June 16 & 17.

"Burning Paradise" by Ringo Lam, June 20.

"Full Contact" by Ringo Lam, June 20.

New Films from Taiwan: At the Boston Museum of Fine Arts.

"The Red Lotus Society" by Stan Lai: June 15 at 8 P.M. The search for an enclave of martial arts masters who brought the secret of vaulting to Taiwan after the revolution.

"A Borrowed Life" by Wu Nien-Jen, June 22 at 7 P.M. An epic about a young man's relationship with his father, a miner who never fulfilled his role as head of the family.

"18" by Ho P'ing, June 29 at 6 P.M. A man becomes addicted to a dice game, causing him to disregard his family and lose his identity.

"Hill of No Return" by Wang Tung, July 2, at 12:30 P.M. Two brothers get caught up in a gold rush in a decadent mining town.

SHORT NEWS

Wang Court Martial

The Organization of Chinese American (OCA) is making a second call for Congressional hearings on last year's April 14 friendly fire shootdown of two Army helicopters over Iraq. OCA and many others in the Asian American community believe

that Capt. James Wang, the only person being court-martialed and charged in the shoot-down over Iraq, is being scapegoated for the deaths of 26 people.

OCA-New York Chapter President, Josephine Chung, says, "Capt. Wang's court martial is only a week away, and OCA is very concerned that he will not receive a fair trial.

"The Air Force needs to blame somebody for this tragedy, and Capt. Wang is the only one they have to blame. Because of the military's obvious need to hold somebody accountable, OCA has been calling for a Congressional investigation into the incident to ensure that Capt. Wang is treated fairly and impartially by the military justice system."

OCA national president Dr. Michael C. Lin states, "Congressional hearings also are needed to address the many serious problems in the entire operation and fatal mistakes made by several top officers that together caused the deaths of 26 innocent victims."

OCA strongly urges Congress to review the causes of the accident to ensure that the proper investigative and punitive procedures were followed, to examine the flaws in the operation and to evaluate military policies.

For more information call Yu-Yee Wu at 202-223-5500.

Endangered Theaters

Distinguished by the architecture of a more gilded age but facing the ravages of modern-day economics and decay, three historic Boston theaters have been named to the National Trust for Historic Preservation's 1995 list of "America's 11 Most Endangered Historic Places."

Located on the same block of Washington Street near Chinatown, the theaters trace decades of change in 20th century entertainment. The Modern, constructed in 1913 in a Victorian commercial building, was one of the first Boston theaters built exclusively for moving pictures; the sumptuous Opera House, completed in 1928, was one of the last and grandest vaudeville houses in the country; and the Paramount was the city's most elaborate Art Deco movie house when it opened in 1932. While the revitalization of historic buildings and neighborhoods has made Boston a preservation showplace, the former Theater District has languished. Now all three of these landmark playhouses may fall victim to neglect.

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Real Estate Feature

Feature 1

What Type of Mortgage Works Best?

Bobby Y. Lau, LUTCF

Buying a house or condominium involves not only finding the right property, but finding the right mortgage. Fortunately, the choices are less confusing than in the recent past. Since interest rates are significantly lower, the types of mortgages commonly available have decreased in number. The biggest question is: Which mortgage is right for you? The following descriptions will help you decide.

Fixed Rate Mortgages

Fixed rate mortgages are currently the most popular. The interest rate you pay is slightly higher than on other types, but it remains constant for the life of the loan.

It makes sense to opt for a fixed rate loan when interest rates are relatively low (and an adjustable rate mortgage when rates are relatively high).

Adjustable Rate Mortgages

Certainly it is tempting to lock in interest rates with fixed rate mortgage, but an adjustable rate loan may still be right for you. With an ARM, you pay an initial rate of interest that is lower than that of a fixed rate loan. How much lower varies from loan to

loan.

ARMs make the most sense for people who do not expect to live in their new home for more than a few years. They also make sense if you expect interest rates to remain stable or decline.

Balloon Mortgages

Balloon loans are sometimes called "partially amortized loans." With a balloon loan, your final payment is much larger than your other payments. Here is how balloon mortgage works: Suppose you purchase a new home for \$170,000 and take out a mortgage for \$125,000 with terms of a percent interest and a 7-year balloon.

Your monthly loan payment is calculated as if you financed the loan over a regular term, 20 year for example. So, in this case, your mortgage payments are \$1,045.56 a month for seven years. At the end of the seven years, you pay the loan off in full if possible, or more often, refinance the balance.

Mortgage Comparison

How long should you pay 8.5% Interest on \$100,000 Mortgage

Years	Monthly	Amount Repaid
15	\$984	\$177,253
20	\$867	\$208,276
25	\$805	\$241,569
30	\$768	\$276,807

Sampan Feature

The American Dream

Shaun Chang

Many immigrants come to the United States for a better future. Most of them have a dream - buying a house and giving their offspring a comfortable environment. In this country of opportunities, a mortgage loan helps to make the dream come true.

For first-time home buyers with low or moderate income, the first question is always the same - "How expensive a house can I afford?" The mortgage lender will qualify the potential home buyer by looking at the income and debts. Standard industry debt-to-income ratios are 28% and 36%. In other words, up to 28% of the home buyer's gross monthly income may be used for the payment of mortgage and up to 36% of the gross monthly income may be used for the total monthly debts, including rent, credit cards, and the loan mortgage payment.

It is crucial to choose a reliable mortgage lender. Interest rate should not be the only consideration. Many lenders are funded privately. Though some of them are able to provide a lower interest rate, the company reputation is very important.

Also, a knowledgeable loan officer will help the home buyers

to choose a program which fits them best. Michael Williams, loan officer of BancBoston Mortgage Corporation, suggests the home buyers shop around because different home buyers have their own needs. With ten years experience, he says that he has never encountered two customers with the same situation. Many immigrants do not use credit cards. Therefore, they lack a complete credit history. Williams encourages potential home buyers to meet with him prior to looking for a house. "keep all your bank statements, tax return records and payment stubs because they will help you to get a better mortgage loan."

Williams says that these records will be useful references for those who may not be a good credit risk. For example, Williams says that once a customer even used a reference letter from Cablevision to get a mortgage.

For Chinatown residents, BancBoston provides several bilingual loan officers. BancBoston Mortgage Corporation offers 24 mortgage programs and 24 ways to qualify their customers. Williams stresses that the approval process can be anywhere from 7 to 45 days, not only depending on the type of mortgage but also the complete information the buyer provides. Thus, working closely with the loan officer will be crucial in the home buying process.

How To Finance Your Home Mortgage

Connie Chin

The Importance of Preapproval
Here's how most people buy a home; First, they find a real estate agent and begin looking at properties. Next, they find a house they think they can afford, and they make an offer. If the offer is accepted, then they go to the bank and apply for a mortgage loan.

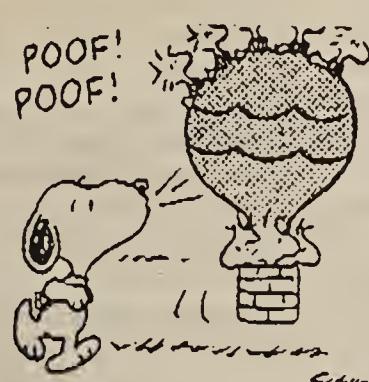
These steps are completely backward. They should be performed in the reverse order, so that you, the buyer, can remain in control of the process.

Getting approved for financing takes time and paperwork. The faster you can get approved, the better. If you offer to buy a house rests on the contingency of financing approval, then the entire deal is in jeopardy. In fact, most deals that fall through do so because a lender turns down the loan application. The prospective buyer does not meet the lender's qualifications.

Applying for financing should be your first step. The approval process has two parts. Approval, based only on your financial and credit status, takes relatively very little time. Most

continued on page 2

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How is the Greater Boston real estate market today?

Prices have for the first time in several years have started to rise. The number of properties for sale is low, as compared to past years. This shortage of housing inventory fuels the price appreciation.

A potential buyer should be aware of comparable property sales before making an offer to purchase. A buyer can ask a Realtor for a list of recent sales. This information is also available from the county Registry of Deeds.

How do I find a good broker?

The best way to find a good real estate broker is to ask for recommendations from family and friends, or others who have purchased a home recently. A real estate broker or sales person's best advertisement and source of customers is through a good reputation. If you are in an area where you do not know anyone

who has recently purchased a home, and you meet brokers through open-houses or office visits you should always ask for a list of recent customer references. Another important thing to do is to check with the state licensing board, or the local association of Realtors.

All people engaged in the business of selling real estate in Massachusetts must be licensed by the board of registration of real estate brokers and salesmen (617-727-2373). Many real estate sales people also belong to a Realtor organization that requires its members to adhere to a strict code of ethics. There is a Massachusetts Association of Realtors (617-890-3700), and several local associations throughout the state.

Tips to Remember:

- * Bring a notebook and take notes when viewing property.
- * When you are talking to the broker, home inspector, lawyer or mortgage officer, ask questions.

覺得買不起房嗎？ 再想一想看。

你認為自己的收入太低嗎
？你是否只有很有限的錢可以
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活，你會考慮嗎？有時，得到
房屋抵押貸款會比你想象得難
，但是在 US TRUST，我們
考慮具體情況為你製造機會，
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Sampan Feature

- * Always request comparable sales information before making an offer to purchase.
- * Always hire a professional home inspector and an attorney.
- * Make sure all negotiations are in writing.
- * Pay attention to all performance dates in contracts.
- * Always have a final walk-through inspection before closing.

Bank Rates and the Mortgage Process.

Interest rates today are up a bit over last year, but when compared to the previous two decades are still quite good. Today, a 30 year fixed-rate mortgage is approximately 8.25% and a 15 year fixed-rate mortgage is about 8.0%.

When looking for a mortgage it pays to shop around, call several lenders and ask what the current rates are. If you are a first time buyer, ask if they have any special first time home buyer programs. Sometimes mortgage lenders do not volunteer this information. In addition to asking what the rate is, remember to also ask about closing costs.

Closing costs are the expenses related to obtaining the mortgage and closing the sale. These include things such as: points (one point equals 1% of the mortgage amount), these are sometimes called loan origination fees. Bank attorney fees are another closing cost. Don't confuse the bank attorney with your personal attorney, although you pay the fee, the bank attorney represents the bank. There are also a number of smaller fees charged for credit reports and various forms and document preparation. All banks and mortgage companies are required to provide you with a good faith estimate of what closing costs will be. Excluding points, closing costs generally run between \$1200 and \$2000.

When you have selected a mortgage lender and are meeting

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with a representative to make a written application it is best to go prepared, a lender will require a good amount of information from you. Below is a list of things that most lenders will require from an applicant:

1. W2 wage and earning statements for the past two years.
2. Most recent pay check stubs covering the last 30 days.
3. Residence addresses - past 2 years.
4. Name and address of each employer - past 2 years.
5. Gross monthly salary.
6. Last 2 months bank statements for all checking and savings accounts.
7. Names, addresses, account numbers and monthly payments on all open loans.
8. Addresses of other real estate owned.
9. Loan information on all real estate owned.
10. Landlord addresses - past 2 years.

The mortgage lender will also mail out employment and deposit verification requests to your employer and banks. The mortgage process takes about one month start to finish. It is important to periodically check in with your mortgage representative to see how everything is going and if there is anything that they still need. Should they request additional information of you it is important to provide it as quickly as possible.

When your mortgage is approved the bank will send you a mortgage commitment letter, it is extremely important that this commitment letter be in writing, and be without conditions. You cannot rely on a verbal commitment over the telephone. Most Purchase and Sale agreements require that you produce a mortgage commitment by a specific date or that you withdraw your Offer to Purchase in writing. Failure to do so by this date and failure to obtain mortgage financing could result in you losing your deposit money.

By Robert Brooks
Hunneman & Company
Coldwell Banker

continued from page 1
delays in financing are related to the properties themselves. You can be preapproved by applying to the lender before you even locate a home, and preapproval takes very little time.

After your financial and credit status has been approved by the lender, your application can then be reviewed without the pressure of a deadline written into your offer for a specific property. When you start looking at homes with preapproval already in your hands, you will know what price range you can afford and possess much greater leverage.

Once you have been preapproved by a lender, you can save as much as 10% off the asking price. Why? Suppose a seller is presented with two offers, one at asking price and one at 10% below. The lower offer is a preapproved purchaser who can close in two weeks. The seller has no idea whether the higher offer can afford to obtain a mortgage, or how long it will take to find out. The ability to close in two weeks has a dollar value to the seller.

Interest rates!!! That is the first thing that comes to mind for most borrowers when shopping for a mortgage. Most lenders are relatively competitive in their interest rates but there are other important factors to consider. The following are some key points to keep in mind when choosing the lender and loan program that is right for you:

* How long has the lender been in business providing mortgage financing? Has there been any complaints filed against the lender with the State Banking Commission and/or Better Business Bureau? How is the financial strength of the lender?

* How fast can the lender preapprove/approve your loan application?

* How much will it cost to obtain the mortgage? The following items vary with each lender. Ask each lender to provide you with a fee schedule, rate-lock agreement, and closing costs worksheet in writing.

* Does the lender offer loan programs that you qualify for without prepayment penalties?

* What happens if your loan has been rejected? Can you get a refund for fees you have already paid for?

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划算。此外，房屋抵押貸款往往可以為購屋者省下一筆可觀的費用。不過，一般人對於辦理貸款往往望之卻步。

波士頓銀行所屬的房屋抵押貸款公司（BancBoston/Mortgage Corporation）的貸款專員麥可威廉斯（Michael Williams）建議購屋者應趁早做好準備。他說：「如果你準備明年買房子，那麼你最好現在就來找我談。」因為辦理貸款需要購屋者準備妥當數個月的各項收支證明等。

麥可威廉斯說道，如果文件準備齊全，通常波士頓銀行在七天之內就可以通過房屋抵押貸款。因此，事先的準備功夫十分重要。其中包括保留各項繳費收據，例如水電費收據，房租記錄、銀行往來的各項文件等。這些都將成為未來幫助許理房屋抵押貸款有力的文件。因為許多新移民不習慣使用簽帳卡，所以特別需要其它文件輔佐。麥可提及有一次他的客戶因為保留了多年按時付費給有線電視公司（Cablevision）的收據，因此由該公司出示一封公文證明其付款紀錄良好。

由於辦理貸款手續繁瑣，牽涉數十萬元美元，一些人往往因為不準備做長期投資而放棄購屋計劃。事實上，只要計劃妥當，每月的房租可以相當於每月應付的貸款，而數年後再脫售房屋亦不是難事，有些房屋抵押貸款計劃即是針對短期投資者設計的。

麥可威廉斯強調，波士頓銀行提供廿四種不同房屋抵押貸款，對於短期投資者，他建議選擇前五年固定利率，之後再循利率高低調整型，此種又被稱為「氣球型貸款」（Balloons）。因為前五年利率固定，因此利率也較低。

總之，購買房屋並非如同一般人想像中複雜，合適的貸款人往往會提供各項貸款者所需的服務，包括簽約或貸款座談，相信您一定會勝任愉快。

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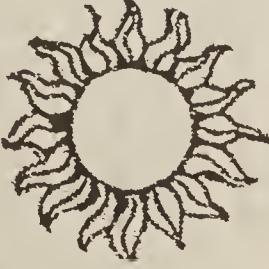
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Years Repaid	Monthly	Amount
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20	\$867	\$208,276
25	\$805	\$241,569
30	\$768	\$276,807

How long should you pay
8.5% Interest on
\$100,000 Mortgage



貸款較為划算。
☆ 浮動利率房屋抵押貸款（
Adjustable Rate Mortgage）：
這是最為普遍的一種型式，
然而其利率也較其它為高，因此選對
時機十分重要。近來利率相當低，
因此現在可以說是選擇固定利率房屋

抵押貸款（Fixed Rate Mortgage）：
選擇理想的目標，更要選擇適當的房
屋抵押貸款計劃。近年來各項房屋貸
款計劃多明列清楚，貸款人亦會協助
購屋者貸款計劃。尤其是近來利率顯
著降低，房屋抵押貸款數目也明顯減
少。然而，最頭痛的問題是：如何選
擇對購屋者最有利的房屋貸款呢？

下列幾項分析相信能對購屋者有所幫
助。

☆ 固定利率房屋抵押貸款（

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購屋者在通過房屋抵押資格審核
第一步後即可開始尋找合意的房屋，
同時也免去了時間上的限制，可可以
不用在一定的時間內進行第二步房屋
資格的審核。通常購屋者通過了資格
審核第一步，大約可以省下百份之十
的購屋費用。因為，假設一個售屋者
提出二個價格，其中一個價位較另二
個低百份之十，但須在二週內將房子
售出，通常售屋者希望在短時間。價位
較高的一棟則無此限制，因此，如
購屋者已先通過了資格的審核，可以
在短時間內辦妥貸款，如此購屋者即
可省下一筆費用。

☆ 購屋者決定貸款人後，必須對貸款人提出下列資料：

約。

☆ 已簽名之同意書，包括房屋購買契約。

☆ 購屋者最近二個月的銀行帳戶資料。

☆ 購屋者最近三十天內的收入資料及支票存根。

☆ 購屋者最近二年的~~支票~~表格。

☆ 購屋者最近三十天內的收入資料及支票存根。

☆ 購屋者所有其它抵押及房租等證明。

☆ 購屋者地址，以及每月開支項目。

近來美國經濟情況好轉，銀行存款利息較往年高出許多，投資房地產仍然行情看好，雖然過去數年房地產價位上漲幅度甚小，但近年來有隱然上漲的趨勢。

比較起台灣、香港及新加坡，美國房價一直遠低於這幾個亞洲四小龍國家。大陸沿海省份的大都市房價這數年來亦加倍成長，用當地的俚語來說「翻了幾翻」。因此，比較起價格及各方面條件來說，在美國購屋比較

麻省房屋財政局：

首次購屋者 抵押貸款

- ※ 低率，每期固定
- ※ 低首期，5%
- ※ 彈性合約規則
- ※ 貸款機構遍佈全

今天就給我們打電話
送您一份免費說明

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房屋抵押貸款要訣

陳劉艷梅 翻譯：張婧

房地產特刊

陳鑑 見 梅
翻譯：張嬌

<p>7.625 %</p> <p>RATE</p> <p>30 YEARS FIXED W/ POINTS</p>	<p>7.849 %</p> <p>APR</p>
<ul style="list-style-type: none"> • NO APPLICATION FEE • FAST 3 DAY APPROVALS • LOW, LOW CLOSING COSTS • FIRST TIME HOMEBUYER: <p>PROGRAM AVAILABLE</p>	<ul style="list-style-type: none"> • 免申請費 • 三日特快批准 • 低廉交易費 • 首次購屋貸款優惠

Call: Connie Chin 陳劉艷梅
(617) 338-6600 Office
(617) 446-9508 Voice Mail

65 Harrison Avenue
Suite 200
Boston, MA 02111

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WILLOW APARTMENTS
19 Willow Street
Lynn, MA 01901
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Studio, 1 & 2 Bedrooms Section 8 HUD

Rent includes heat, electricity, w/w carpeting, cabinet kitchen. Applicants must meet eligibility and income requirements for Elderly/Handicapped.  



Massachusetts Housing Finance Agency
One Beacon Street
Boston, MA 02108
TEL (617) 854-1020
TDD (617) 854-1025



一九九五年六月二日

舢舨

社區活動及簡訊

華美福利會六月份

服務及課程

地址：華埠泰勒街九十號

電話：(617) 426-9492

☆成人英語課程（每期十六週）

為改善你在美國的日常生活，請參加華美成人英語班，學習會話、語法、詞彙、美式俚語等；由高水平有經驗老師授課。課程分為一至四級。

上課時間：上午八時半至十時半。週二至五。費用：五十元（四星期）新班將於六月廿七日開課，現正招收新生。

編班試日期：六月十九日（星期一）。時間：上午八時三十分。地點：華美福利會二樓五號課室。請到華美報名。

☆公民及民主教育課程（每期十四週）

時間：星期二及四（每週兩天）上午班：八時半至十時半下午班：四時半至六時半

現招新班。

資格：預備申請入籍，能完成全部課程，及後履行公民責任，登記作選民，參與選舉活動。

學位有限，請從速與林小姐聯絡。☆公民入籍筆試速成班（全期兩週）

華美福利會已獲授權為波士頓區入籍筆試中心，此課程特為預備參加筆試人仕而設，請於每月筆試日期前兩星期報名。現正招收新班。上課時間：上午八時半至十時半。

詳情請與林小姐聯絡報名。☆職業英語先修班（全期二十週）

內容：職業用英語、美國文化、打字、電腦、數學各技能，並有找尋工作機會。

資格：能完成全部課程者，波士頓區民、低收入家庭、有中上英語能力及對會計、辦公室及醫療行業有興趣者。

開課日期：九五年七月

上課時間：星期二至五，上午十時至下午三時。

現正招生，請即電吳小姐登記。十週）

☆免費建築業學徒先修班（全期

有等服務需略收費用。）申請老人福利、各類諮詢及轉介輔導服務等。

波士頓國民黨分部會議

【波士頓訊】中國國民黨駐波士頓分部已於五月廿一日召開本年度第一次全體黨員大會，通過定於八月份舉辦郊遊。和往年一樣先選附近最好遊樂園，並有抽獎助慶。詳細辦法將另行公佈，屆時歡迎全體各界踴躍參加共襄盛舉。

又訊：台北中國國民黨中央評議員徐亨博士，日前抵達波城，轉赴春田大學接受榮譽博士學位後，曾訪問波士頓國民黨分部，並由常委李伍綺蓮假麗晶酒樓設宴款待敘舊，公誼私情兩全，洵樂事也。照片右起：委員陳昌，書記湯育章，僑教中心主任黃海龍，徐亨博士，常委李伍綺蓮，顧問前常委朱自律。徐亨富都酒店集團鄭秘書。

華美福利會將於五月二十二日下午一時半至三時舉行社區講座。介紹波士頓華美福利會社區服務及各訓練課程。讓新移民或需要服務人仕進一步認識社會服務的實況，歡迎有興趣人仕參加。查詢及預先登記，請與蔡太聯絡。

☆社區講座（每月一講）

華美福利會為波士頓區發展行動（ABCD）機構派發青少年暑期工作和培訓計劃申請表之辦事處之一。波士頓中低收入家庭的十四至二十一歲青少年，可有機會在暑期賺點零用錢，又可同時學習有益技能。有意者，請從速到華美領取表格及登記。

☆青少年暑期工作

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華史會年會

華人紐英崙華人歷史協會年度全體會員會議已定於六月

史詩式的中國民間傳說

影片《驗身》在庫利角影廳上影

惟沂

著名的影片《驗身》的故事是根據中國

《驗身》的導演黃建新畢業於北

歌、張藝謀、田壯壯等有異曲同工之

處。

波士頓各界將同往年一樣，舉行燭光

繼張藝謀、陳凱歌、田壯壯等人

著名的影片《驗身》在美國放映後引起觀

京電影學院，一九八五年的處女作《

年農民形象。女主角少奶奶的扮演者

民主會等團體主辦，將於六月三日星

之後，又一名中國第五代導演黃建新

的影片《驗身》在美國放映後引起觀

黑砲事件》以黑色幽默諷刺了中國的

是尚在北京中央戲劇學院學習的大陸影

期六晚八時，在哈佛大學音樂學院禮

稱其為「一九九五年首屈一指必看的

令人震懾的史詩式民間傳說」。《驗

歌、張藝謀、田壯壯等有異曲同工之

處。

主而戰鬥的人們。

身》一片已於五月十九日起在本市布

克蘭區庫利角影廳（Coolidge Corner Theatre）上演，演期約一個

月，場次為平日晚場五時、七時五十五分、十時半，週末還增加中午（十二時）和下午（二時）場次。

由西安電影制片廠和台灣合作拍

攝的影片《驗身》的故事是根據中國

著名作家賈平凹的小說《五魁》改編

片中的男主角五魁由台灣演員張

獨奏、歌唱等紀念活動，以紀念為民

（驗身）——大漠上的迎親駝隊

著名的影片《驗身》在美國放映後引起觀

令人震懾的史詩式民間傳說」。《驗

歌、張藝謀、田壯壯等有異曲同工之

處。



美術館映合台灣新電影

（飛俠阿達）

波士頓美術館電影廳六、七月間將放映四部台灣電影，片名和映期如下：

賴聲川導演的《飛俠阿達》（The Red Lotus Society），六月十五日（四）晚八時。
吳念真的《多桑》（A Borrowed Life），六月二十一日（四）晚七時。
何平執導的《十八》（18），六月二十九日（四）晚六時。
王童的《無言的山丘》（Hill of No Return），七月二日（六）下午十一時三十分。



每片只演一場，勿錯過觀賞良機

新翻建的急診室



New England Medical Center

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830 Washington St., Boston.

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帶您的絨毛熊來做體檢！

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◆ 美勞藝術
♥ 健康檢查
!! 安全教育

➤ 娛樂音樂
➤ 導遊指南
☺ 兒童活動
✓ 食品招待



與我們共渡一個快樂和獲得知識的上午，
參觀本院即將啓用的新翻建的成人兒童急診室。
地點：波士頓市區華盛頓街八三〇號
不要忘帶你的絨毛熊！
詳情可電：636-4659或646-4720

紐英崙醫療中心可乘公共交通方便抵達。乘橙線至紐醫站。
急診室就在街對面。也可乘三、十一和四十九路汽車到達。

六四燭光紀念會

為紀念六四天安門事件六週年，

波士頓各界將同往年一樣，舉行燭光

紀念會。今年的六四紀念活動由香港

民主會等團體主辦，將於六月三日星

期六晚八時，在哈佛大學音樂學院禮

堂舉行，將由中國著名民運人士王軍

濤、郭隆基講演，並有詩朗誦、笛子

獨奏、歌唱等紀念活動，以紀念為民

主而戰鬥的人們。

藝協中國音樂季

星象館秀太陽雷射 穹幕廳映泰坦沉船 方車輪述汽車原理

波士頓科學博物館翻新設備推出新戲

一年一度由紐英崙中華藝術協會主辦的中國音樂季，即將邁入第九屆

。本屆的重要活動包括六月廿四日（星期六）晚上七時卅分及六月廿五日（星期日）下午三時，在波士頓大學

的蔡氏演藝中心作兩場音樂與舞蹈的盛大公演。由中華藝術協會所屬兒童天主合唱團與中國傳統舞蹈團擔綱演出，並邀請到在紐英崙地區享有盛名的女高音王麗文女士擔任室內天使合唱團的獨唱部份。

紐英崙中華藝術協會成立於一九八四年，十一年來致力於對下一代華裔子弟的文化薰陶。先後成立中國傳統舞蹈團與兒童天使合唱團，藉著音樂與舞蹈，將我中華文化介紹給我們的下一代，再經下一代的華裔子弟將中華文化宣揚到各地社區與大眾。

中國傳統舞蹈團現擁有團員二十七名，每年應邀赴各地演出二十餘場。高超優美的舞藝廣受大眾所肯定，成爲各界競相邀請的對象。特別是在今年一月十四日，應邀在牛頓市新市長康堪南就職典禮中演出，使上午的中外佳賓大開眼界，成爲全美各地市長就職典禮中，首次以中國舞蹈爲助興演出的先例。

現擁有三十六名小團員的兒童天

使合唱團，在指揮陳玉律的悉心教導下，學習我國藝術歌曲及各地民謡，昔藉歌聲學習我國文字與文化。在充滿歡笑的訓練中，學習團隊的合群精神。由於孩子們對天使合唱團的喜愛，家長們紛紛打聽每年暑假中舉辦的新團員甄試日期，以便早作準備。

六月廿四日與廿五日的兩場公演，中國傳統舞蹈團將演出由陳玉律編導的四幕兩景中國舞劇「花木蘭」，及兩支舞蹈小品新作「廟會」與「掀起你的蓋頭來」。兒童天使合唱團演唱團和客席女高音王麗文配合，演唱「思鄉」組曲。入場券現已開始發售，每張\$10。欲購入場券者，請聯絡或將支票寄至.. American Chinese Art Society, 111 Truman Road, Newton, MA 02159-2640. Tel:(617) 332-5376。

星氣館翻新設備

隨著天氣轉暖，波士頓科學博物館的參觀旺季也正在到來，該館的星空演示廳經過幾個月的翻修，已於四月以煥然一新的面貌重新開放。星空演示廳原有的設備屬於七十年代末至八十年代初的產品，已不能適應最新科技發展的需要。而科學博物館的宗旨是要向參觀者介紹當今最新科技，因此更新裝備實屬必要。此次星空館自今年一月起進行了徹底的翻新，配備了全新的星象放映機和電腦聲像合成及雷射系統，能夠放映各種最現代的星象演示和雷射秀。廳內的座椅也全部換新，不僅使觀眾坐得舒適，扶手上還有電子控制鍵，可根據節目需要請觀眾以按鍵方式選擇或問答。星象館同時推出新的節目，將太空知識和優美音樂效果結合起來。雷射秀更是五彩絢麗，值得一看。



「方車輪」展覽寓教育於娛樂之中

方車輪述汽車原理

號」是本世紀初英國建造的一艘巨型

豪華客輪，其引擎之大至今還是世界之最，以希臘神話的大力神「泰坦」命名更顯示了該輪的功率龐大和堅固

不可摧，當時被譽爲「永不可沉沒之船」。但「泰坦號」卻在一九一一年

做處女航時撞上冰山而沉沒，一千五百餘人遇難。這次冰海沉船迄今仍是世界航船史上最大的海難。如今，這

艘本身陳設豪華並載有衆多富有乘客財寶的沉船，躺在二英里多深的海底已八十餘年。一支由美、俄、加等國

探險家科學家和攝影人員組成的隊伍，潛入深海，用超巨型攝影機拍下了該船在深海的現貌，展現在大屏幕穹幕上的水下攝影鏡頭使人有親臨海底之感。

短期展覽方車輪

一個名爲「方車輪」的巡迴短期

展覽於五月下旬在科學博物館開幕。這個展覽介紹了汽車的傳動原理，使人明白方型的輪子也可以平穩行駛。

此展覽將在本市展覽至今年年底。

穹幕電影泰坦號

科學博物館的穹幕電影廳今年四月起上映新片「泰坦沉船」，泰坦

女性導演許少艾（Mina Shum）與英籍導演碧芬金文（Beeban Kidron）共同的心聲。她

是覺得壓力重重，她認爲似乎她的一舉一動都代表了全亞裔婦女，「我只

想做我自己，如果我做了甚麼錯事，那只是我的錯，非全亞裔婦女都是如

此。」同時影展中另有一位日裔女性導演，雖然她們的電影風格截然不同，但由於同爲亞裔導演，這二部電影

，「雙囍」及「照片新娘」總是一起完成學業。十年後，她以一百萬元加幣的電影獎助金拍「雙囍」，並於同年以此片獲得一九九四年多倫多國際電影節「最佳加拿大故事片特別評審獎」等殊榮。

導演碧芬金文認爲女性導演背負著開路先鋒者的重擔，許多人只想等着看她的笑話。她舉例說到在好萊塢拍片，有些大牌影星擺架子，喜歡遲到，她說：「這時就是運用導演權力

的最大。」她不肯妥協的精神爲最佳時機。她以此主題拍了六部短片，因此她說道

，「只要多練習，你就會於完美。」

許少艾於十八歲離家自立，離開傳統

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簡化者英入籍

回答十個問題

越來越多的新移民在獲得美國永久居留身份後，準備申請加入美國籍。

打算成爲美國公民的外國移民應通過入籍考試，需回答有關美國歷史和政府的若干問題。最近，美國移民局簡化了著英入籍考試程序，凡是六十五歲以上老年人並已獲美國合法永久居留身份（綠卡）至少二十年者，只需用英語回答十個簡單問題，便可通過入籍考核，這對一些因怕通不過入籍考試而遲遲未申請入籍的老年人來說，無疑是個好消息。這十個問題是非常基本的美國政治歷史常識，只要熟記就一定能回答得出，但要注意：

回答必須用英語，不過以英語背熟這十道問題亦非難事。這十個問題如下：

(1) 誰是美國總統？

答：威廉姆「比爾」柯林頓。

(2) 美國有多少個州？

答：五十個。

(3) 美國國旗有何顏色？

答：紅、白和藍。

(4) 美國首都是哪裡？

答：華盛頓特區。

(5) 我們哪個月慶祝獨立節？

答：七月。

(6) 誰是美國第一任總統？

答：喬治·華盛頓。

(7) 我國政府的三大部門爲何？

答：行政部、立法部和司法部。

(8) 美國選民最低年齡限制是多

少歲？

答：十八歲。

(9) 誰是美國南北戰爭期間的總統？

答：阿巴拉哈姆·林肯。

(10) 儘麼是所謂憲法前十項修正案？

答：人權提案。

這十項問題只適用於六十五歲以上、獲美國合法永久居留身份二十年以上的入籍申請人，其他申請入籍者仍需通過考試，移民局推薦的入籍考試參考資料有：Form M-289一六〇〇年至一九八七年的美國歷史（\$8.50），Form M-291美國政府及結構（\$4.00）。這些材料可至波士頓的美國政府書店購買，地址The U.S. Government Bookstore, Thomas P. O'Neill Building, Room 179, 10 Causeway St., Boston, MA 02222，也可電話訂購，以信用卡（Mastercard或Visa）付款，電話(617) 720-4180。另外，一些由美國政府指定的機構團體設有公民入籍輔導班並可安排入籍考試，詳情可洽：華美福利會(617) 426-9492。

(此十個問題的英文問答，請見本報英文版)

昆西二千年——開展商業培訓計劃

新移民園地

時），還有十餘小時的集體討論實習，並可要求個別輔導。

此計劃招生對象是打算或正在昆西二千年孵化計劃，以講座、獨立研究、上課及專家一對一輔導等形式培訓提高業者的經營技能，以便獲得生意的成功。該計劃的課程及活動包括：甚麼是商業方案（三小時）、基礎房地產（二小時）、運作系統（二小時）、庫存控制（二小時）、市場營銷與形象（三小時）、法律義務（三小時）、顧客及僱員關係（三小時）、現金管理（六小時）、實用房地產（二小時）、設計商業方案（六小時）。

還可獲學費減免。完成商業方案設計的學員還有資格向昆西二千年貸款基金申請不超過十五萬元的貸款。該基金會旨在爲需要財金援助來開創、擴大或改善生意的小型或個體商業提供資金和技術幫助。昆西二千年孵化培訓計劃目的是幫助顧員五人以下的微型生意，或規模較大並有潛力增加就業機會的商業，卻因信譽及經營問題或所需貸款額太少而得不到貸款機構批准貸款的商家獲得更多的機會。詳情可電：(617) 847-1454。

如何獲得乘車優惠證

麻州灣區公共交通局（MBTA）

統管以波士頓爲中心的麻州地鐵火車、街道巴士及郊區通勤火車等公交車

，除向乘車公衆發售各類月票之外，對著英、殘疾人有優惠照顧的長期

乘車證，符合條件者可至地鐵開市站（Downtown Crossing）內的公共交通證辦公室申請並拍照領證，優惠通行證包括：

耆英乘車證（Senior Citizen Pass）

凡年滿六十五歲以上老人都可申請，只需出示標有出生年月的身份證，如駕駛照、綠卡、護照、出生證、或食品券證等，交費50分，便可獲無限期使用的有本人照片的公交通行證。

持此證的著英在乘坐本市巴士和地鐵時只需分別以15分和20分的老人優惠價購票，而在乘坐郊區巴士、火車和通勤舟船時，可享受半價。

交通優待證（Transportation Access Pass）

殘疾人士可申請此類證件，在乘市區和郊區汽車、火車、舟船時亦可享受以上減價票，申請人需至上述辦公室領取申請表，由本人及醫生或持照社工填寫後交回，有關部門將函告申請批準與否，獲準領證者需至該辦公室拍照。持有「The Ride」證件者和持有美國退伍軍人局證明文件的有百份之七十以上傷殘的榮軍可免於申請直接辦證。臨時殘疾者此證的

SENIOR & TRANSPORTATION ACCESS PASSES



位于開市口地鐵站內的乘車證辦理處

有效期爲一年，永久殘疾者的有效期爲五年。首次辦證收費三元，以後更新費爲五元和十元。

腳踏車乘車證（Bicycle Pass）

需要經常攜帶腳踏車搭乘公交車，輪者可申請此證。申請時需出示有關

證明材料，出示本人身份證，並簽署一份責任書。辦此證收費五元，有效期四年。

Downtown Crossing車站內的公證件的機構，開放時間爲每週一至週五，早九時至晚五時，中午十二時至一時爲午飯休息時間。

波士頓華聯會新貢獻

假如你關心麻省東部：華人的市場和勞動潛力（例如在何處開店較有前途？）；各類型華人聚落的需要（例如昆市跟柯士頓有何不同）；華人的參政策略（例如在何區較易推出華裔候選人？）；華埠「非華化」的來龍去脈（例如地權和營業風格的轉變）。

請不要錯過「華人聚落新形勢」促進此間華人對自己的認識，提高華人在生意上和在服務方面的競爭能力。特別邀請鍾倫納博士，根據三十年的社會調查和人口數字，作出踏實的分析和展望。

時間：一九九五年六月二十五號（星期日）下午三時至五時半
地點：華埠僑教中心大堂 粵語

Prevocational Skills Training Program at Asian American Civic Association

20 week program includes:

- * High level English as a second language
- * Cultural and employment exploration
- * Interviewing techniques and job finding skills
- * Introduction to computers and keyboarding
- * Math vocabulary and problem solving skills

Please come to one of the Information/Registration sessions:

June 12, 1995 (Monday)

Time: 1:30 p.m.

Place: AAC

90 Tyler Street, Boston
(Basement, Video Room)

Testing: To be announced.

For information please contact:

Chris Wu, Counselor (617) 426-9492

Call Now!

Classes begin in July, 1995

Testing and interviews with teachers will be scheduled at the information sessions.

維護雙語教育又一仗

陳炳鑑

八千多個簽名，二千人參加，近百人作証，七個小時的公聽，就是只有一個強烈的聲音，雙語教育是必須的，而不是選擇的問題。

多年來麻省一個小市鎮的議員，一直向麻州議會提出取消雙語教育，或豁免麻州強制執行過渡式雙語教育規定。以至於長達三級教

的規定。以往，由於家長、學生及教育工作者齊心努力，一次又一次推翻了這些提案，讓移民學生有機會接受同等而有意義的教育，家長的權益得以保留下來，這亦不斷提醒社會人士，教育是不容忽視。

今年與往年不一樣的，就是由州長親自提出刪改麻省法律七十一章 A 有關雙語教育的強制規定，企圖加進由各學區去自行選擇採用任何形式的「雙語教育」，亦限制雙語教育為三年，取消每班學生人數較少等規定。根據麻州教育部長及其智囊的解釋，這條法案已是二十多年前定下來的，有必要要作出「修訂」。在公聽會上，就有議員反問，家長及學生們均認為雙語教育十分成功，為何要進行修改呢？問題一出，立即令那些主張取消或更改雙語教育的提議者頓然為之語塞。

中文雙語教職員齊集昆士學校圖書館商討對策，二百名家長也曾在昆士學校禮堂進行討論。在公聽會舉行當日，來自全市的中文雙語家長及教職員，一早就齊集在昆士學校大堂，擠滿了兩輛前往省府公聽的校巴。他們拿著雙語標語牌，提出保留現時雙語法案的要求，反應十分強烈。

出版預告

下期舢舨將於六月十六日出版，

需翻譯植字的廣告及社區活動欄消息
請於六月九日前交本報處理，多謝合
作。

提供有關亞裔社區的消息。

★★★★★★★★★★

華美福利會籌募經費 抽獎券正在發售

華美福利會是本地區為亞裔新移民服務的非牟利機構。多年來，其教育中心提供了英語、職業培訓、難民教育、入籍課程、青少年課外輔導等各種教育；其多元服務中心則為新移民提供就業介紹、住房申請、辦理移民、報稅、社會福利等各種服務；中該會發行的「舢舨」報是本地唯一一家

揚亞裔文化和社區動向的中英雙語費報紙。為籌募經費，以便為更多新移民提供更好的服務，該會正發募款抽獎券。每券二元，購十張者送二張。獎品設：頭獎一名—鐳射碟連卡拉OK唱機一座，二獎二名—二十七吋Panasonic彩色電視一座。

三獎一名—35mm照相機一部，另有其他安慰獎若干名。將於一九九五年八月二十日華埠中秋日慶典上開獎，欲購獎券以支持華美福利會工作者，請電：426-9492。

當你將錢存入我們新的「高回收存款」帳戶時，你會驚奇地發現你的錢增值很多。這是因為我們第一社區銀行付最高

的利率，且沒有月費。還因為這是存款帳戶，你隨時都可以取錢，我們是經聯邦儲蓄銀行保險

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的銀行。你存入的錢越多，你收回的就越多。這就是回力鏢效應。飛出去，再飛回來。

自5月15日起，早七點至晚八點可打電話。撥1-800-473-7896可以得到為聽力困難者提供的TDD/TYY服務。獲得利率的最低結存為\$2,500。日結存以\$10,000至\$24,999.99的利率為5.25%。日結存以\$25,000至\$49,999.99的日結存為5.50%。此利率自95年5月14日起生效。利率的變動將不事先通知。請撥1-800-BKB-RATE
大業前利率，目前利率在你開帳戶時可能會變動。費用會減少你的帳戶收入。聯邦儲蓄銀行會員

周錦輝先生於五月十一日上午十時在其中央幹道辦公室內心臟病突發，逕送紐英倫醫療中心急症室，經急救無效延至上午十一時四十八分逝世，遺下一妻兩兒女。瞻仰遺容之告別會已分別在五月十三日及十四日在柯德文殯儀館舉行，除周君生前友好，親朋戚友外，市長萬寧諾及市議會議長皆到場向周君及其家人致哀。十五日上午九時在華埠聖占士教堂舉行追思彌撒，當日雖然細雨紛飛，仍有中外人士、親戚朋友、同事、社區僑團代表、天主教高中生達三百人親臨參加追悼，內中還有市府官員、波市教育局長，極備榮哀。儀式中黃氏宗親會代表黃鴻樞先生，以及周君好友陳魯誠先生分別以中英文致悼詞。讚揚其生前為人樂觀、豁達、風趣、做事認真而笑面迎人，社區很多人都

得到他的幫助。自九二年起周君即擔任中央幹道華埠社區聯絡員，之前為南灣社區行政主任。八九年被市長委任為第一位亞裔教育委員會委員服務華埠及波士頓社區達二十年。前擔任波城黃氏宗親會英文秘書、協勝公所出席中華公所之代表。在去世之前，他代表黃氏宗親會向電力公司交涉，追回超估電費萬餘元，義務幫忙華埠商會籌辦牆畫計劃等等工作。今周錦輝君英年早逝，華埠痛失英才，實為憾事。彌撒完畢，中華公所代表、黃氏宗親會代表、南灣社區議會代表及周君兄長共八人扶柩，步出教堂上靈車，在華埠繞行一週，接受華埠居民致敬，隨後葬於西洛士百利區之聖班尼狄墓園。

（別後祥）

胡桃山音樂夏令營

中華表演藝術基金會主辦之「第六屆胡桃山音樂夏令營」已定於七月三十一日至八月二十日在波士頓西郊胡桃山藝術學院舉行。該營以師資陣容堅強、學生素質優秀著稱。教學採取小營式，提供優秀青年音樂家直接與世界級大師學習的機會。共收學生二十五名，鋼琴不超過十八人。

本屆科目包括鋼琴，大、中、小提琴、長笛、豎琴、聲樂、作曲等等。其他科目可應學生要求而開班。今年主要教師包括：殷承宗（一九六二年柴可夫斯基鋼琴大賽銀牌獎主）；陳宏寬（一九八二年普松尼鋼琴大賽金牌、一九八三年魯賓司坦鋼琴大賽金牌）；張萬鈞（一九七五年巴格尼尼小提琴大賽金牌獎主）；章雨亭（一九九〇年柴可夫斯基大提琴大賽銅牌獎主）等。另聘請鋼琴及小提琴名家主持大師講座。

今年將有六次師生音樂會。波士頓長木（Long Wood）交響樂團團員亦將協助同台演出。學生每週各有二至三小時之個別指導及室內樂課程。並將參加檀歌場（Tanglewood）音樂會，歌劇欣賞及名勝參觀等活動。

校區內網球場游泳池全日開放可自由使用。每晚另備中式宵夜供師生同享。另有兩次龍蝦大餐。

音樂營歷屆學生中，很多位參加國際性比賽都得到大獎：如陳毓襄、翁均和、陳詩華、劉文琦、余思蕙、鐘曉菁、金瑛等。音樂營的訓練會給他們很大的幫助。

該營五月十日截止報名。十四歲以上的學生老師皆可參加。報名費四十美元。學費2,500美元。依試聽成績頒存五百至一千美元獎學金。所有報名者皆須經過試聽。台灣地區之甄選

康健日於四月廿五日之健康日，吸引了數百區內外人士參加，場面非常熱鬧。雖然時間開放為上午八時半至下午四時，但從早上七時半開始已不斷有參加者等候在中心入口，準備參加檢查。工作人員亦配合得宜，雖熱鬧而不失混亂。

是日除提供有各種免費之測量、化驗及輔導和指導外。收費之血液檢驗亦吸引了不少參加者。是次之保健

日可見社區及亞裔人士對健康之關注

加深，認識預防勝於治療之重要性。

華人醫療中心連年為社區提供免

費之保健檢查及輔導。全賴工作人員之努力及社區之支持。

金凱利市議長最近來華埠拜會社區人士，圖為金凱利在騰皇閣與華人社區領袖合影。

在陽宅風水學來講，這樣亂掛財神像，財氣是不會入屋的，除了供奉財神檯位之外，財神像最宜掛在家中

的財位處，一張財神像便足夠，無須到處亂掛。

供奉財神有一點要請大家注意的，財神有文財神及武財神，文財神是都天致富財帛星君，專管天下財帛，福祿壽三星中祇有祿星才是文財神，武財神有趙公明及關公，你一定要分別清楚，文財神要面向屋內，不能面向屋中大門口或廳中之大窗，否則財神向屋外走，一去不回，武財神威風凜凜，面要向屋外，可以招財入屋，又可以鎮守門戶，邪鬼不敢入來。

今天來同各位談談懸掛財神像，廣府人有一句口頭禪，「一錢唔怕多，越多越好」，因此有財產千萬的人，仍然千方百計去搵錢，減少睡眠，減少一切娛樂亦在所不計，財源滾滾來，每個人希望得到的，所以有些人

在家中供奉多個財神，或懸掛幾張財

神像，以為家中財神多，財氣就會來

。從風水的角度來講，在家中供奉

財神，或懸掛財神像，我認為不需要

多，只要財神的位置符合風水吉位便

可，我到朋友家中看家宅風水，在農

曆歲暮，在銀行或在大公司取到幾張

財神像回家，在大門貼一張，客廳飯

廳各貼一張，甚至在廚房及睡房都貼

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華人醫務中心

康健日

在農曆

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近年來隨著華人藝文團體的增多，逐漸有其他中國人的組織來辦音樂會、舞蹈表演等，也有人去學校做教學示範和辦畫展。但中華藝文苑出版過麻州華人移民史等書籍，並表演過大型全本中國舞台劇這兩件事至今本地華人中尚無人做。

談到演戲，朱蓉博士說藝文苑第一次排話劇是在約十年前。她當時想法很天真，認為文化包括的面很廣，便想嘗試一下新挑戰，組織排演了中、英文的《清宮怨》。由於演戲的成本很高，這提議曾遭藝文苑理事會的質疑。但決定要做的事，朱蓉便想做到底。《清宮怨》終於上演了，但朱蓉回憶起當時情景，說如同一場惡夢，她起初以為可以從台灣借到清宮服裝，但卻沒實現，又想在大陸訂做，價格則太貴，結果四十餘套清代宮庭服裝都是由她自己設計，請人縫制的，已到了彩排之時，服裝道具還險些沒做完。生平沒做過縫紉、沒做過美工手的朱蓉，不僅當了回服裝設計師，還親自設計制作了大宮燈等道具和清宮女子穿的高底鞋、兩把頭花帽及男子的花翎頂帶帽盔等。盡管華麗的清宮服飾佈景和演員們勤奮的排演，使該劇上演時頗獲成功，但那一段的緊張經歷，卻使朱蓉一輩子難忘。

自己動手連夜趕做還差點沒趕上演出期

的緊張經歷，卻使朱蓉一輩子難忘。

再不碰戲劇了，一來沒有大筆經費，二來沒有一大批專業人員，排戲真是太難了。排演舞台劇需要有表演、舞美、服裝、音樂等若干組人員共同配合，而為藝文苑排戲工作的人需要有義務奉獻精神。朱蓉本人正是以這種無償奉獻的精神來為傳揚中華文化藝術盡心盡力，她近五年來都是義務工作，沒領過薪水，還經常為藝文苑捐款，例如該苑的新鋼琴即來自她的捐獻。她也曾遇到若干次極好的就職機會，工作性質與她的專業愛好相符而且年俸優厚，不過她想到一旦自己另就他職，中華藝文苑則很難找到一個既有專業素養又願義務奉獻的人來負責。理事會也表示，一旦朱蓉博士離開，中華藝文苑便得關門。朱蓉說：

「藝文苑就像我的一個親密的老朋友，相處久了，便不忍心離開她。」因十餘年來苦心經營著中華藝文苑。

她說：「我從中華藝文苑所得的

收穫不是金錢上的，在這裡我認識了

許多朋友，包括各界名流、有成就的

藝術家、有前途的文藝界新秀，這是

我最大的收穫。」朱蓉女士生於香港

，長自台灣，一九七四年來美求學深

造，一九七八年定居波士頓。自一九

八〇年中華藝文苑成立之後，她結交

了不少來自中國大陸的藝術家，並為

他們舉辦畫展、音樂會等。他們說朱

蓉無論是在工作還是在交友方面都沒

有一點大陸或台灣的界線，很是難得

。而朱蓉覺得這是一個立志宣揚中華

文化的人應具備的基本素質，做文化

工作的人，眼界要寬、心胸要廣、盡

管海峽兩岸分割了幾十年，但源於同

一淵源的中華文化卻是無法割裂的，

中華文化並非只在大陸產生和傳播，

也並非只由台灣保留和光大，她是所

有炎黃子孫文化的匯聚，應互相交融

，缺少哪一部份都不完整。如今，海

峽兩岸交往已很普遍，但十幾年前剛

開始結交大陸朋友，使朱蓉感到很興

奮，兩岸短期文化的不同，使接觸大

陸人士更具新穎感，雙方更需了解對

方。自從中華藝文苑開辦以來，每年

都有中國大陸藝術家的展覽。

喜歡不斷尋求新挑戰的朱蓉博士

已經不住當年《清宮怨》的演員和觀眾

們有關何時再演戲的詢問。她深感戲

劇是文化中的重要一枝，本地華人中

又無他人做此工作，因而心中始終隱

隱感到這是自己應做的一項任務。波

士頓曾幾次邀請紐約的亞裔劇團前來

演出，說明觀眾有此要求，在這個文

化城也應有個本地的華人劇團，這促

使朱蓉忘卻以往排戲的艱難，決心再

做次嘗試。朱蓉博士說：「人遇到困

難有兩條路可走，一是認輸，二是硬

著頭皮頂著幹，我會永遠選則後者。」

上次排《清宮怨》的經驗也使我感到

當一個人下定決心，便能完成任何事

的又一次新挑戰。此次選了中國著名

劇作家曹禺先生的這個劇本，一來是

因為其故事描述的人性問題在任何時

代和地區都具有共性，例如婆媳間的

嫉妒、婚姻不美滿的妻子的外遇等，

美國觀眾也能理解；再者是由於劇中

人物較少，場景也較簡單，服裝、道

具、佈景的制作量比《清宮怨》的宮

庭豪華裝飾與衆多人物的服裝要小些

。然而，排戲的每一個環節仍然是不

可缺少的。

朱蓉說：這次多虧有了為藝文苑

工作的舞美設計師唐佩軍，佈景導具

由他全權負責，而且做得非常好，她

自己不必再為此操心。她這次的主要

挑戰是在劇本改編方面。當年《清宮

怨》是在現有英文劇本基礎上加以刪

減，而這次的《原野》則是朱蓉從中

文原作從頭翻譯改寫。由於原作很長

，她沒照樣翻譯，而是改編，但保

留了所有人物和情節。從未寫過劇本、

也非戲劇出身的朱蓉女士，原本對

自己改編劇本的嘗試並沒太大信心，

但第一個告訴她劇本編得好的，是劇

院的舞台經理。戲上演後，她主持電

視專欄的轉播室主任、波士頓文化局

長、一些中美戲劇行家和普通觀眾都

稱贊劇本很好，刪改恰當、精練緊湊

、連接快、道白流暢，又沒改變任

何她受寵若驚。

波士頓文化局長有關成立一個正式的長期專業劇團的建議，對朱蓉博士是更大的鼓勵。局長表示今年秋季就將協同曼寧諾市長與中華藝文苑詳談此事，這將是本市唯一有民族文化作背景的少數族裔劇團，因此市府會給予大力支持幫助，使其成為一個文

化

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朱蓉希望從華裔和中國戲劇開始，

以後可能會發展到其他亞裔及各亞洲

國家的節目。

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朱蓉希望從華裔和中國戲劇開始，

